

GERMANTOWN CAPITAL CORPORATION, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3684746	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$175	\$181	3.6%		
Loans	\$138	\$140	1.7%		
Construction & development	\$22	\$14	-38.5%		
Closed-end 1-4 family residential	\$21	\$28	36.6%		
Home equity	\$8	\$9	11.2%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-51.4%		
Commercial & Industrial	\$16	\$24	49.6%		
Commercial real estate	\$67	\$61	-9.2%		
Unused commitments	\$9	\$17	78.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$8	\$5	-37.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$19	44.4%		
Cash & balances due	\$1	\$1	-45.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$151	\$157	3.7%		
Deposits	\$131	\$136	4.2%		
Total other borrowings	\$20	\$20	0.0%		
FHLB advances	\$20	\$20	0.0%		
Equity					
Equity capital at quarter end	\$23	\$24	2.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.4%	12.9%	--		
Tier 1 risk based capital ratio	16.2%	16.2%	--		
Total risk based capital ratio	17.4%	17.5%	--		
Return on equity ¹	3.4%	4.3%	--		
Return on assets ¹	0.5%	0.6%	--		
Net interest margin ¹	3.4%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	59.2%	55.8%	--		
Loss provision to net charge-offs (qtr)	49.0%	35.4%	--		
Net charge-offs to average loans and leases ¹	1.3%	2.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	14.8%	24.6%	0.9%	5.3%	--
Closed-end 1-4 family residential	5.4%	2.8%	0.8%	0.0%	--
Home equity	0.0%	0.0%	0.8%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.5%	0.4%	0.3%	0.0%	--
Commercial real estate	0.9%	1.0%	0.0%	0.1%	--
Total loans	3.7%	3.4%	0.3%	0.6%	--